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'The Value-Congruity Relationship Model'

by

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Abstract

Marketers have always aimed at improving quality of relationship with consumers. Recent efforts exploring into brand-consumer relationships indicates that individuals use the interpersonal relationship elements to forge associations with brands and stores. This paper draws from interpersonal literature to develop a value-congruity model of relationship where four distinct 'circles' are identified. Each circle is associated with a set of values and relationship progression is conceived of as a movement inwards based on value-congruity.

Introduction

The strong association between consumer ownership of a brand and perceived congruity between self-image and brand-image has been almost universally evidenced across a wide variety of products and across different cultural settings (Heath and Scott, 1998; Barone, Shimp and Sprott, 1999). Treating the store as a brand, self image-store image congruity has been undeniably linked with shopper patronage behavior. This should have made congruity one of the most powerful variables of interest to retailers. But congruity studies in retail have been unable to provide marketers with a road-map on how to manipulate mix elements to enhance congruity. Consequently, the causal relationship - of congruity perceptions leading to shopper patronage, is largely assumed. The impact of congruity is accepted more because of its 'intuitive premise' rather than based on unequivocal empirical evidence (Aaker, 1999, p45). To be able to identify and manipulate the elements that contribute to congruity, the congruity process needs to be understood.

This theoretical paper examines the process elements that determine congruity by integrating the congruity principle to various stages in relationship development. Drawing from interpersonal relationship literature and brand-consumer research, we propose a 'Value-Congruity model of Relationships' (VCR model) in the retail context. Congruity is not a goal in itself. Consumers 'seek' congruity in relationships with stores because it contributes to their own self-concept in a positive way. Congruity evaluations consequently are a means to achieve 'meaningfulness' in relationships for enhancing own self-concept.

The perspective used in the VCR model is of the individual's values as related to their self-concept. People and objects are conceived of as falling in 'circles' around an individual, occupying a position close or far depending on perceived value-congruity. This perspective enables the construction of an integrative congruity-relationship model which provides scope for identification of the elements that contribute to congruity by associating it with the empirically evidenced 'progression' in relationships. The Value-Congruity model thus links consumer motivation for seeking congruity in a store-shopper relationship with the process of congruity formation.

Using the VCR Model, marketers would be able to identify specific actionable variables that enhance congruity and consequently lead to better quality store-shopper relationships. Congruity and brand-consumer/store-shopper relationship researchers are provided with a whole new research agenda.

We begin by describing an individual's self-concept and values; followed by a brief discussion of the congruity principle in retail literature. We then review existing interpersonal literature on the association between relationships and value-congruity perceptions. In presenting the VCR model, we discuss how, in the process of seeking greater congruity, relationships progress and change forms.

SELF-CONCEPT

Self-Concept is the 'theory' that an individual has constructed about oneself (Schlenker, 1978) It is the frame of reference through which the individual interacts with the world (Tam et al., 2003a). The self-concept is how one sees oneself and uses that knowledge to guide not just behavior but also in developing attitudes and beliefs.

The self-concept is a multidimensional construct and is comprised of two distinct though related components: the personal identity and the social identity. The personal identity refers to how one sees oneself as an individual and includes cognitions of one's traits, interests, values, and attitudes that differentiate oneself from other individuals (Lantz and Loeb, 1998; Cheung, 1997). The social identity refers to how one sees oneself as part of some social group(s). An individual has multiple social identities based on the number of social identity 'in-groups' that one has membership of (Devine, 1992); either without choice (such as gender, race, age), or those to which one belongs by choice (such as religious, political, and sexual preferences). When the self is perceived in terms of one's social identity, the norms, attitudes, and behaviors of the relevant social in-group define the self-concept.

Identities occupy a hierarchical position in an individual's self-concept (Hogg et al., 2000). One may be more conscious of the personal identity while another individual may operate largely from the social identity domain. This may not be a global hierarchy and is dependent on the context in which the individual operates. The multiple social identities

are also arranged in some hierarchical order in an individual's self-concept. Depending on the construction of the self-concept and the situational factors, the 'salient' social identity may vary. Salience refers to the overall importance of an identity (social) in the individual's self-concept (Kliene et al., 1993). Situational factors refer to all those temporary influences that have an impact on individual behaviour (Belk, 1975).

Individuals feel a need to maintain a positive esteem for the self-concept and this is achieved through the personal and social identity constructions (Lantz and Loeb, 1998). The personal identity provides a sense of uniqueness to the individual and the social identities aid in maintaining and enhancing the self-concept by an emphasis on 'ingroup-outgroup' differences that are biased in favour of the in-group (Verlegh, 1999). The desire to build a positive image for oneself is manifested in the individual's identification with various groups. Identification refers to the extent to which the individual relates to the behavior and attitudes of the relevant social in-group.

Self-Concept and Values

Values and norms are considered as the 'drivers' that respectively distinguish one individual from another and one social 'in-group' from the 'out-groups'. Values held by (the majority in) a group are 'norms' which are socio-culturally determined. Values refer to basic convictions that 'a specific mode of conduct or end state of existence is personally or socially preferable to an opposite or converse mode of conduct or end state of existence' (Robbins 2001). Values underlie the attitudinal processes that influence the choice of the desirable action/state-of-being from available alternative means and ends. This choice is based on both personal and social preferences; thus associating values with the personal and the social identities.

Values, personal or social, of an individual can be distinguished based on the 'desired' and the 'desirable'¹ where desirable values are what individuals 'think' they ought to desire (Hofstede, 1980). This classification associates individual values to the actual and the ideal selves. The desired values relate to 'pragmatic issues' and have a greater influence on individual behavior; desirable values relate to ideological issues and play a limited role in common interpersonal interaction for most individuals (Hofstede, 1980).

Desirable values would determine what social groups an individual aspires for and also contribute to individual sense of personal identity.

Identities and values are interdependent, each determining and being determined by the other. Since the strongest social identities are often involuntary (memberships such family based) the influence of social identities on values is strong. To the extent that life experiences influence values (Tam et al., 2003), a sense of the personal identity determines the values an individual holds. It is beyond the scope of this paper to detail the rather complex process of value and identity formation.

Shopper Self-concept and Congruity

Congruity refers to the degree to which an individual (whether part of ad audience, a shopper or a consumer at any stage of decision making) finds a cognitive similarity between the attributes of two separate entities and uses such similarity to form an image of either one or both the entities (Kirmani and Shiv, 1998; Kamp and McInnis, 1995). Entity refers to anything that can be described and includes such things as a product, a brand, a store, a consumer, an advertisement, an idea or even a symbol. Attributes refer to describing characteristics of an entity. Self-image-store image² congruity is a specific instance where one of the two entities is the individual's own self-concept and the other entity is the store image.

In the 70's and 80's congruity researchers, while examining the relationship between store personality and shopper self-concept, reported the marked tendency of shoppers to 'seek' stores that match their self-concept (Birdwell, 1968, Hughes and Guerrero, 1971; Heath and Scott, 1998).

However, congruity studies have not extended the search much beyond the existence of congruity. The intention has never been to 'predict product or brand choice.' (Birdwell, 1968, p 78). Most of the studies examine loyal shoppers who have a clear stated preference for the 'congruous' store. Neither do store-shopper image congruity studies explain why shoppers seek congruity and whether congruity has different forms, rather than being a single overall evaluation. The role of store cues that are perceived by the

shopper in a particular way to form the store personality perception has received limited attention.

Several studies have reported no significant association between congruity and consumer patronage behavior (Kassarjian, 1971, Sirgy et al. 1982). These reported findings are considered as exceptions. Some explanations for these deviations have been offered by decomposing the product into utilitarian and self-expressive functions and examining the respective 'intrinsic' and 'extrinsic' congruence separately (Hogg et al., 2000). The contribution of the utilitarian function to congruity evaluations has been questioned because it is likely that 'minute product functionalities' would be unrelated to the 'broad cognitive and affective considerations about oneself' (Barone, Shimp and Sprott, 1999). Another stream of research effort which has met with some measure of success has been to model the self-concept in its component identities and taking into account the operating self-concept when assessing congruity (Kliene, Kliene and Kernan, 1993).

The Value-Congruity theory suggests decomposing both the store-image and self-image on the basis of values rather than store function/identities; making the nomological framework simpler to apply across different contexts and more robust.

VALUE-CONGRUITY IN STORE-SHOPPER RELATIONSHIPS

Social identity theorists argue that individual primary needs are simply to sustain and enhance both the components of the self-concept: the personal identity and the social identity (Kliene, Kleine and Kernan, 1993; Lantz and Loeb, 1996). The development and sustenance of the self-concept is managed, to a large extent, through relationships forged with others including what products are purchased and consumed, and which stores are patronized (Fournier, 1998). The significance of relationships in building sustained competitive advantage through influence on brand loyalty is well accepted in existing marketing literature (Bharadwaj et al., 1993). Existing literature indicates that values and norms lead to differences in shopping behavior (Ackerman and Tellis, 2001).

Shoppers develop relationships with stores based on the same elements that determine their interpersonal relationships (Fajer and Schouten 1995; Fournier 1994). People regularly use processes such as 'animism' to personify objects and have meaningful

relationships with them (Fournier 1998). Thus a personified store-image is generated naturally in a store-shopper relationship which determines the attitudes and behavior towards that store.

What is the basis of this personified store image construction? Leader-member relationship literature provides evidence that impression of the other is determined by attitude similarity judged in terms of compatibility of values (Ashkanasy and O'Connor, 1997; Phillips & Bedeian, 1994; Graen & Schiemann, 1978). Individuals who regard themselves in a particular way tend to evaluate others on similar values (e.g. Good 1988). Values form the basis of individual expectations of the other party. As in interpersonal relationships, in developing a relationship with a store, the store image is constructed based on congruity of values (Aaker 1999; Sirgy et al. 1993; McCracken 1988)². Congruity in values is defined as the extent to which the store is perceived as adhering to shopper values³. And the perceived congruity in values then results in specific attitudes towards that store (Frazier, Spekman, and O'Neal 1988; Komiak et al. 2005; Barber 1983; Jones and George 1998). For a store-shopper relationship to develop, the values have to be shared between the shopper and the personified store-image. Congruency of values is thus a key determinant of relationship quality.

The Value-Congruity Relationship Theory

The Value-Congruity Relationship Theory posits that store-shopper relationship progression depends on the extent to which the values of individuals are congruous with the store values. The greater the value-congruity, greater is the relationship quality. Interactions have a dual role – one is the experience-based evaluation of performance in terms of store reliability, and two, is the transference from such experience to value-congruity perceptions.

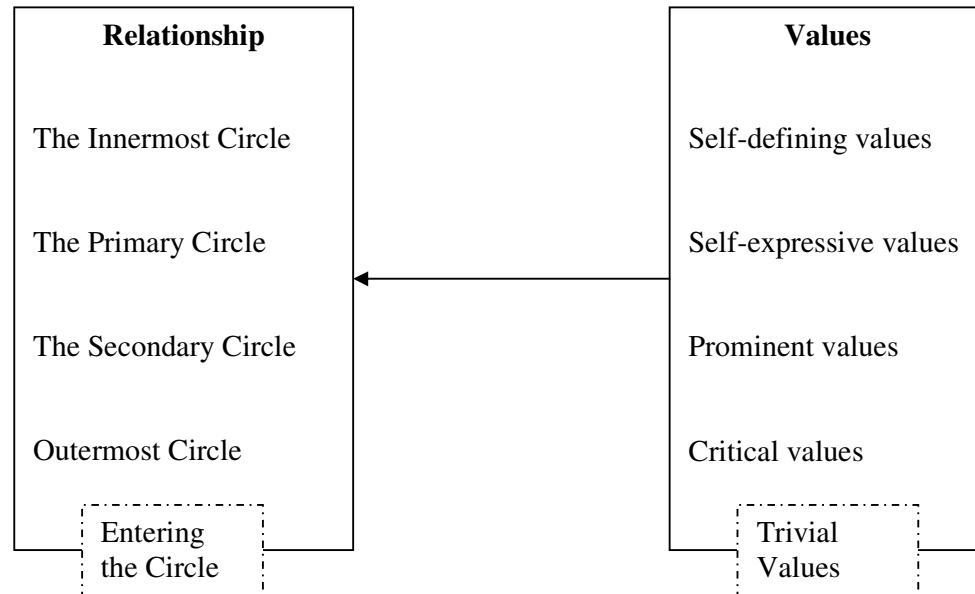
The central tenets of the Value-Congruity Relationship theory are that:

1. Values are the primary drivers of all human action including building relationships.

Values are the drivers of all relationship processes and forms. This is shown in Figure 1 as the arrow from 'Values' box to the large rectangle depicting 'Relationship'. The

desired values, as associated with the actual selves, are dominant in determining a large part of the process of relationship formation; their forms; as well as the consequences of relationships. The desirable values relate to 'ideology' inherent in the ideal selves and play a critical role in influencing more intense relationships. All values do not apply to all situations, to all people.

Figure 1: Association between Value-congruity and Relationship Progression



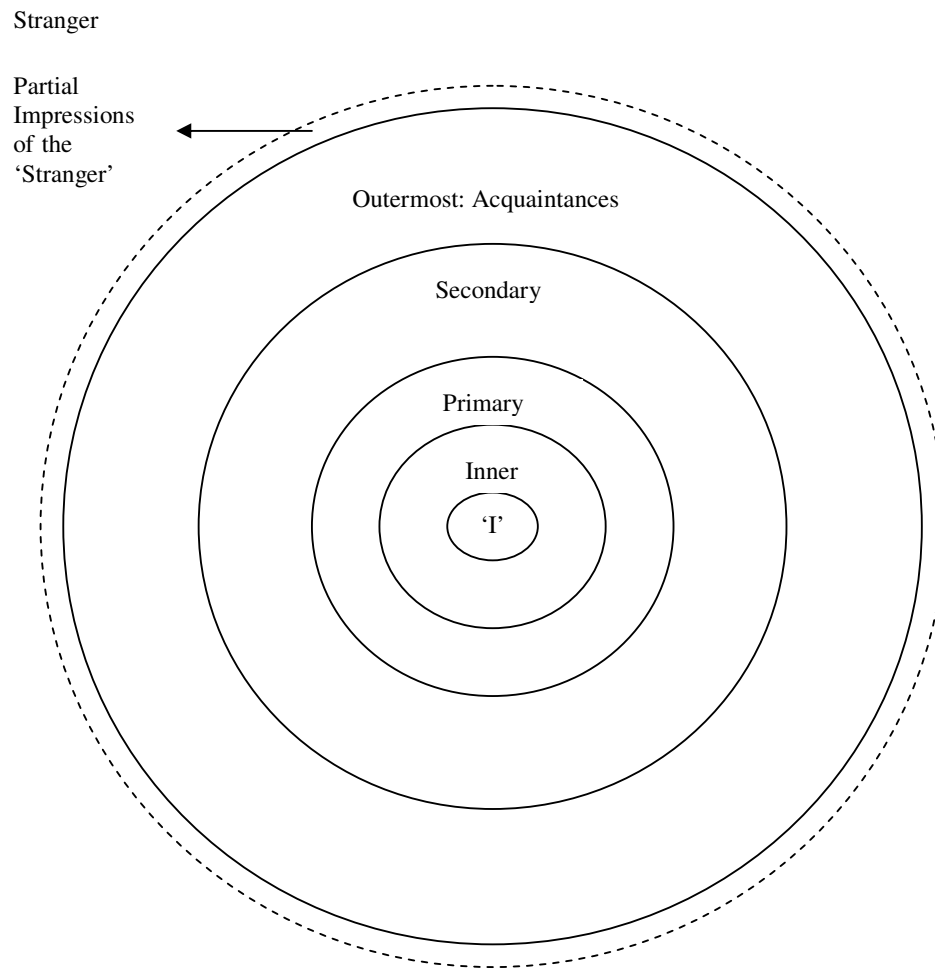
2. All human beings desire complete congruity in all their relationships.

All human beings desire meaningful relationships. The meaning derived from a relationship is an outcome of the extent to which the values of own self are congruous with values of the other entity.

3. Progression is not a natural outcome in the process of relationship formation, it is a conscious decision an individual makes to change a relationship form into another higher order form.

Individuals think of other people in their lives as falling in 'circles' around them (Figure 2). In the closest - 'Innermost' circle, exist those people with whom the relationship helps define the self.

Figure 2
Circles of Meaningfulness: Classifying Relationship on the Basis of Form



The farthest circle comprises acquaintances. Relationships are classified by an individual and each category [circle] is treated differently by applying different interpersonal rules (Hwang, 1987; Yang, 1994). Because of this encircled view, relationships do not really 'progress' except within the same circle. Across the circles, relationships *change form* where the 'other' is no longer perceived to be the 'same person'.

The model defines four 'circles' of relationships (Figure 2) and views relationship development as a conscious and desired concentric movement inwards. This is also depicted within the 'Relationship' rectangle (Figure 1) as a progression from the Outermost to the Innermost circle.

4. Store-shopper relationships, similar to brand-consumer relationships, are special cases of interpersonal relationships.

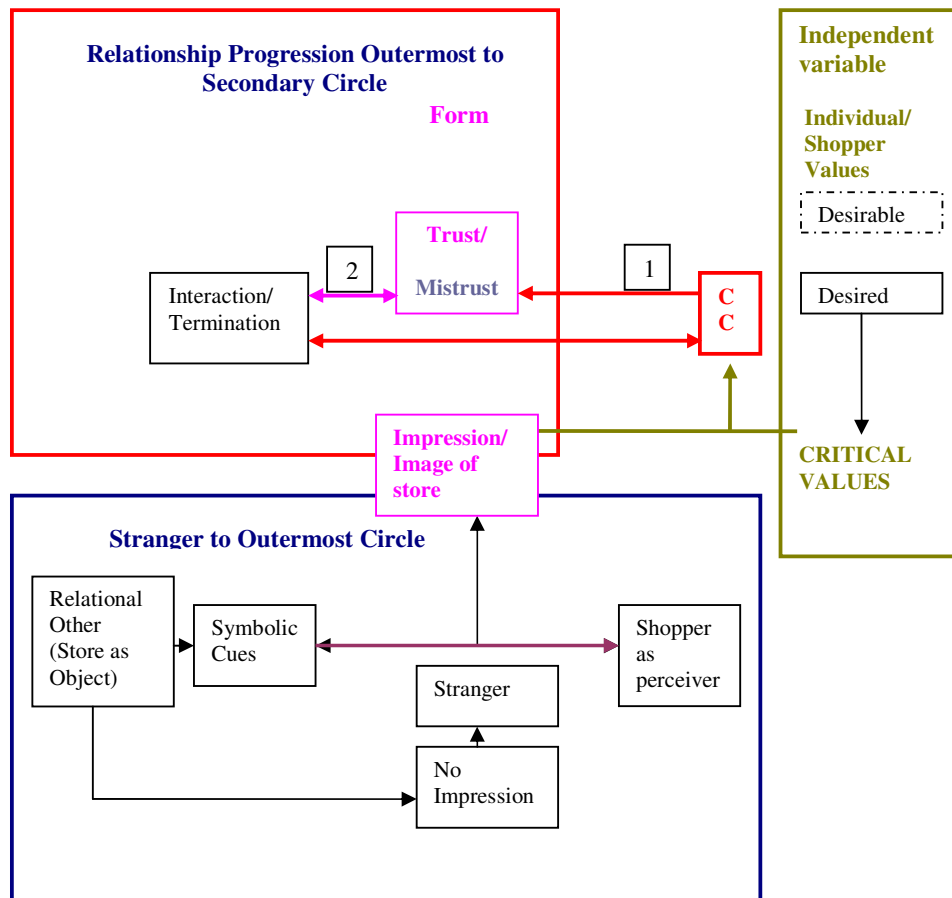
The Value-Congruity Relationship Model

The Outermost Circle

Strangers, the start-point of our model are those about whom an individual possesses no (meaningful) information (Figure 3). The movement from a being a stranger to being a 'desirable' relationship partner starts when an individual forms a positive impression of the other and desires (further) interaction. *These impressions can form even without any interaction* on the basis of credence-based cues interpreted symbolically (for instance the other's observed appearance used to make attributions about personality). Such credence-based initial impressions are not necessarily 'fragile' though the relationship itself might be so (Halliday 2003). Existing literature refers to the impression formation phase in the VCR model as the 'initiation' stage.

What drives the desire to interact/'build' the relationship? Individuals hold certain values as 'critical' to their self-concept (Figure 3). In the impression formation stage, an individual looks for cues that provide information about the extent to which the other adheres to these critical values. The 'Critical Congruity' (CC in Figure 3) or the lack of it determines individual desire to build/terminate the relationship. Termination may move the person outward back to the stranger status or even establish negative associations.

Figure 3
Entering the Outermost Circle and moving to the Secondary Circle



CC indicates Critical Congruity

1: value-congruity based trust

2: trust based on observed performance

Impressions about the other can take time to form or be instantaneous depending on the nature and intensity of cues and the strength of associations an individual has with those cues. Recognizing this ambiguity in impression formation, Figure 2 depicts a dotted circle at the outer layer. Impressions formed on 'trivial values' (Poizer, Milton and Swann, 2002) have no meaningfulness. For this reason some part of impressions which are related to non-critical values are shown as outside the relationship rectangle in Figure 3. Individual propensities to take risks would significantly influence the level of interactions at this stage.

Trust Formation: The First Stage in Relationships

What constitutes 'Critical Values'? In interpersonal as well as brand-consumer literature, Trust is considered as the 'cornerstone'; the foundational characteristic of relationships. Initial evaluations of a stranger therefore are in terms of trust. Critical values are thus those trust related values of an individual that are desired as a guide to everyday interactions.

The 'critical' values need to match providing Critical-Congruity (CC) before trust is formed (Figure 3). Once there is a certain degree of 'trust', from credence-based (arrow 1 in Figure 3) and/or experience-based cues (Arrow 2 in Figure 3), an individual desires to build a relationship and seeks (further) interaction.

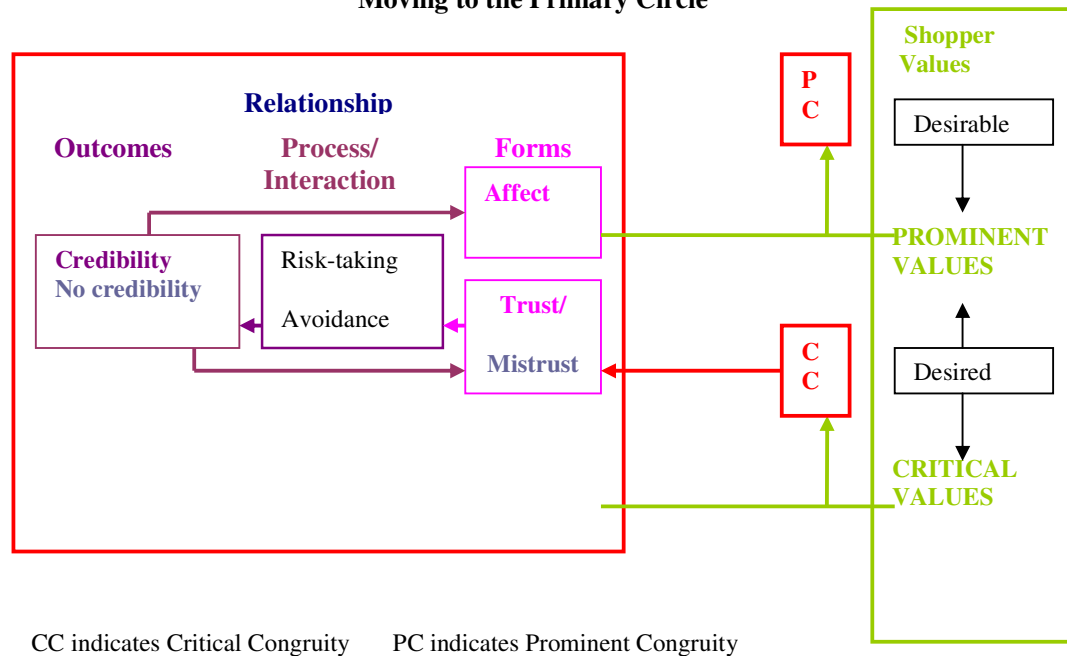
Most trust literature conceives of trust as a consequence of interactions. This is true in case of chance or task specific encounters. In an organizational context, interactions are often not a matter of choice. But brand/store impression formation can occur without 'interaction' (where interaction refers to purchase/consumption/store visit). Especially where interaction is largely a matter of shopper choice, as in case of visiting a new store in a highly competitive environment, impressions are largely formed based on non-verbal cues. The Chinese concept of relationships called 'guanxi' supports the premise of trust formation from credence-based cues at the initial stage. For the Chinese, unless 'guanxi' exists there is no trust and no interaction (Lee and Dawes, 2005). The term guanxi translated means 'crossing the gate/hurdle and coming in'. This paper refers to it as 'Entering the (Outermost) Circle'.

In the context of a store¹, the trust cues emerge from store advertisements, perceived store reputation, newspaper articles, the store façade that an individual sees when passing through the street, and the 'typical shopper' seen going-in/coming-out of the store. Promotional material (fliers, inserts and pamphlets) also provide trust cues².

¹ Based on our in-depth interviews with eight shoppers

² Informal discussions amongst potential shoppers and word-of-mouth influences are also information sources that influence perceptions. In fact, these could form a large part of the influence on the decision to visit a store. However, we deliberately restrict ourselves to those cues that a retailer can directly control and manipulate. If a retailer provides the 'right' cues, informal word-of-mouth discussions can be expected to conform to retailer expectations.

Figure 4
Moving to the Primary Circle



Based on a symbolic interpretation of these cues and the subsequent value associations, an impression is formed based on a judgment about the Critical-Congruity. Existence of Critical-Congruity results in 'trust', which consequently manifests in associated Credibility (Outcome in Figure 4). This form of 'placed trust' in a store prior to store visits induces a shopper to visit a new store and enables the 'service to take place' at all (Halliday, 2003).

Interaction Orientation

What comprises 'critical values'? Apart from personal values, group norms also specify the 'standards' that individuals uphold as 'critical' to self-definition. Trust is embedded in the social aspect of exchange relationships. Social trust/capital refers to a generalized social identity-based trust shared by a collective in some social structure or institution (Mutz, 2005). Social trust is considered as part of the collective culture, sustained by the shared opinion of the group members and difficult to change. Empirical evidence indicates that social identity based trust impacts economic exchange by influencing product adoption rates and internet usage (Mutz, 2005), and patronage intentions (Bailey, 2004). Trust related values are likely to be common within a specific culture/group of

consumers with similar symbolic interpretation of trust cues. Several theories such as the social information processing theory, the social contagion of memory and social exchange theory have been used to explain the process of information sharing within social identity groups (Bailey, 2004).

The shopper interaction orientation at this stage is largely reflected as a willingness to take risks, economic and well as psycho-social by visiting and purchasing at the store.

The Secondary Circle: The continued interaction marks the beginning of the ‘confirmation and attachment’ phase where an individual interacts with the other person (visits a store) to a) prove/disprove initial impressions and b) further assess congruity of values. Individuals operate on a day-to-day basis from a set of paradigms formed as a result of all their values. These values are not all ‘critical’. In fact, most day-to-day interactions and most relationships are largely motivated by values which are ‘Prominent’ but not ‘Critical’. Unlike the ‘Critical’ values, the ‘Prominent’ values are those values which are used for defining the self as unique and are not ‘expected’ by an individual to define another. Yet, a matching of these values increases the level of comfort in interactions – generating stability and longevity in a relationship.

Prominent-Congruity does not imply similarity. For example, an impulsive individual may find greater comfort with a level-headed person instead of another equally impulsive individual. In establishing Prominent-Congruity, the focus of the individual is the desired values as well as the desirable. Both the actual and ideal selves operate at stage. Existing literature refers to this as the growth/maintenance stage(s) of a relationship. This paper consciously avoids using these terms since they imply that the relationship is yet to ‘grow’ or that the ‘form’ of the relationship is the same. But people define their relationships with others as it exists in the current state and not as a process. Individuals are cognitively capable of and do classify all ‘non-strangers’ in terms of the form of relationship; as an acquaintance, a ‘good’ friend, ‘best friend’ and so on. An acquaintance may further develop as a friend. This is not a ‘growth’ of the relationship but a change in form and so a different relationship because the other individual is no longer ‘perceived’ to be the ‘same’ person. As relationships develop, people often revisit initial impressions: “I used to think you were a very shy person”; “I never thought you

were so sensitive a person” and so on. Thus the symbolic associations with the perceived other are more, more intense and different.

Another reason for avoiding using the notion of progression in a relationship is because it treats a relationship in isolation. If a person is a good acquaintance, and Prominence-Congruity is increasingly discovered, then conventional wisdom would require it to ‘progress’ to a ‘friendship’. Trust, a resultant of Critical-Congruity, is a necessary pre-condition for assessment of Prominent-Congruity which promotes affect in a relationship. Relationships develop because of the comfort in interaction due to greater ‘Prominent-Congruity’.

The VCR model accepts this conventional wisdom as it is a human need to forge more meaningful relationships in terms of number of relationships as well as closeness. However, relationships, despite existence of Critical-Congruity, may not develop further. Relationships exist within a network of all relationships which are co-ordinated to achieve self-definition goals (Fournier, 1998). In a retail context, relationship with a store exists in a network of other stores. *Ceteris paribus*, given a limited amount of time and effort at disposal, investments in relationships need to be balanced. A good acquaintance may remain so despite a desire to develop a closer relationship. Newly married couples and people with small children are atypical but excellent examples of individuals focusing greater investment in one relationship by reducing effort/interactions in other existing relationships even though they may be important and desired. This explains why marketing studies find life cycle stages and even cohort effects as moderating the brand-consumer relationship.

Progression is not a natural outcome in the process of relationship formation, it is a conscious decision an individual makes to change a relationship form into another. If the perceived Prominent-Congruity is low, the relationship tends to freeze and the relevant other remains in the ‘outermost circle’. It takes a formal form, where there is some amount of trust but the individual does not actively seek interactions for they are not comfortable. The extent of comfort determines the behaviour of the individual in the relationship. If Prominent-Congruity is moderate/high, the other moves inward to the Secondary Circle. In a store context, a shopper may visit the store under influence of others and if the visit cannot be avoided in a given situation. If the congruity is moderate,

the discomfort is not there and interactions are not actively avoided. The interactions, as and when they occur, are even enjoyable. If visiting the store is convenient or has good discount schemes running, the shopper would display patronage and report positive experiences and satisfaction levels, though the underlying attitudinal affiliation is weak. If the Prominent-Congruity is high, interactions are actively sought and enjoyed. A shopper in such a case would display a fairly high level of loyalty behaviour.

The Primary Circle: The 'reason for shopping' would often not be task oriented and the tendency to browse at the store as compared to other similar stores would be markedly different. The reinforced trust level is high and no longer evaluative, becoming 'unconditional' (Jones and George, 1998). The shopper is no longer able to provide performance based explanations for stated attitudinal preferences. Many affective responses such as affection and love would be reported at this level. Positive biases in evaluation, shoppers being more forgiving of service errors and so on are likely to be observed in the primary and to some extent in the secondary circle of relationships.

The Innermost circle: Few adult relationships are perceived as having such high degrees of congruity that the relevant other is perceived as being in the innermost circle. This circle is characterized by a match of all critical and prominent values as well as the values that do not guide day-to-day behaviour or influence world view. These values are largely desirable values and relate to the individual's ideology. These are the inner values as they are held close as defining one's essence, as making oneself unique and different from all others. Similar to Critical-Congruity, the Inner-Congruity match needs to be similar and not dissimilar. This is thus the circle of vulnerability and consequently movement into this circle takes time and effort. The vulnerability is compounded by the willingness of the individual to 'change' oneself in such relationships. In this circle, congruity is thus not just discovered but also 'developed'. Perceived lack of Inner-Congruity often results in the termination of fairly intense relationships, even though Prominent-Congruity is high. Ideological matching implies an acknowledgement that one 'shares' one's uniqueness with another³.

³ This does not mean that the self is no longer unique. Even in situations of high Inner-Congruity, an individual would maintain a sense of uniqueness. The 'shared' uniqueness is never one hundred percent.

Failure at this is threatening to the self-definition and the negative congruity evaluation strongly and negatively impacts all existing affective and cognitive associations of trust, affection and love. The construed image of an organization (store) has been found to impact customer identification with the organization (Ahearne, Bhattacharya and Gruen, 2005). Literature indicates that very close business relationships make the customer vulnerable and often results in abrupt termination of relationship (Anderson and Jap, 2005). For the relationships within the innermost circle, this paper does not draw parallels for brand-consumer relationships. The animistic associations that give a brand a personality are in the minds of the consumer (Fournier, 1998). While brand related cues provide information, brands with loyal consumers (like rock stars who have fans and 'God' who has believers) are limited by their inanimate existence in 'developing' congruity with individuals at their inner level of uniqueness. Some individuals may develop the animistic associations to the level of the inner-circle but these are considered as exceptions to normal adult relationships.

Relationship outcomes of Brand-Consumer Relationships

Existing understanding of the impact of interpersonal related factors on consumer loyalty is 'poor' (Guenzi and Pelloni, 2004). This model proposes that depending on the circle in which the relevant other exists and the relationships form, individuals develop varying attitudes and behavior toward that other. These attitudes are held in an open system where they fuel each other. The attitudes are rich and complex; they have cognitions related to trust and credibility; affective evaluations of liking, comfort, fun, affection, satisfaction and commitment and so on; as well as conative evaluations related to intent to invest and interact and reciprocate.

These attitudes and behaviour are NOT outcomes of the relationship but are part of the relationship. Individuals describe their relationships in terms of these characteristics as 'comfortable', 'good fun', 'would like to meet her at any chance' and so on.

Relationship outcomes are those responses that emerge from the relationship. This requires understanding that the 'relationship with the other' is related to yet distinct from the 'other'.

Satisfaction with the relationship is distinct from satisfaction with the other. One may be dissatisfied with the relational other because 'he has a short temper' but the relationship is satisfying. This happens when the dissatisfaction with the other is on trivial values. The reverse is seldom possible. A relationship is built on meaningful values and if a relationship is dissatisfying, the relational other would be viewed negatively due to perceived value-incongruence.

This paper takes the view that at the level of critical-congruity as well as inner-congruity, satisfaction with the relationship will be equivalent with satisfaction with the other. In all other situations, the two are likely to have some amount of reported differences. Also, this paper models relationship as the antecedent to perception of the other.

In a retail context, the outcomes of the relationship with store result in respective associations with the store as an object. These are termed as 'Store Performance/Quality', 'Patronage intention', 'Satisfaction with store' and 'Store Loyalty'.

Stores as objects provide cues that are interpreted symbolically by the shopper - as a perceiver, resulting in an impression of the store. A cue is a signal carrying some bit of information that it represents. A symbolic cue is one that conveys more than what it 'seems'. Symbolic cues are variously regarded as outputs of cognitive processing; as stored images retained in memory; as inputs from environment for sense-making; and also as behaviour guiding mechanisms. Irrespective of the perspective, cues are socio-culturally generated and need to be understood within a context. The most common usage in studies of symbolic cues has been to relate them to certain belief systems which are emic (culture specific) and to signify associations with related attitudes and cognitions. Symbolic cues provide information over and above what is objectively implied. A cue may 'seem' just what it 'is' to one person while another would associated symbolic interpretations and understand what is being conveyed beyond what the eye can see.

Symbolic cues are inputs to a shopper that enable more complex and abstracted levels of information processing. Use of symbolic cues presupposes that the conveyor of cues and the receiver are both aware of what the cue represents. Store atmospherics are rich in symbolic cues. Advertisers use this common understanding in the use of 'physical displays and subtly communicate information about social identity, intentions,

expectations, moods and an individual's physical image' (Kolber and Albanese, 1996). Since cues are generated and interpreted through 'established interaction patterns' (Saunders and Jones, 1990) over time, the sense-making of symbolic cues is shared. In case such common sense-making is missing the message sought to be conveyed by the retailer is no longer unequivocal (Webster and Trevino, 1995) resulting in ineffective communication.

According to symbolic interactionists, 'symbols are developed in the social process to select courses of action' (Vancouver, 1996, p 169). Symbolic interactionism relates the shared meaning among groups of individuals including social identity groups. Such groups are signified by and communications operate using symbolic cues to convey desired attitudes and behaviour expected of the members. Interpretation of symbolic cues is influenced by the individual self-concept at the cultural and societal level.

Organizational behaviour literature refers to this shared meaning as Mutuality. Mutuality is defined as 'shared understanding' between the two parties in a relationship that enables each to realize their interdependent goals (Dabos and Rousseau, 2004). Mutuality results in trust and other outcomes depending on the basis of mutuality and individual personality. Lack of perceived mutuality results in failure of relationship formation *ab initio*. In case the relationship is in any of the 'circles' then the 'failure' in mutuality results in 'psychological' contract violation causing an individual to experience negative affect, loss of 'face' and distrust. Instead of the relational other being pushed outward to the level of a stranger, there may exist a negative relationship. Negative relationships are similar to 'positive' relationship except image, image associations, and the meaning provided to the self is negatively defined – 'how I am not/ how I ought not to be'. Most literature on mutuality examines legal contracts as significant providers of mutuality. In interpersonal situations, symbolic interactionism enables individuals to develop/assess mutuality. The term mutuality is not used in this paper due to its relatively 'goal-oriented' definition which is more suited to business relationships. Instead we use the term value-congruity which does not reflect such task orientation. At the same time it also clarifies the basis of evaluation of individuals.

Given the shared sense-making, we assume therefore the accuracy of conveyance (what retailer desires to communicate) and interpretation (what the consumer understands) of

symbolic cues. The differences in resultant shopper behaviour emerge due to differences in value associations with the symbolic cues. The value associations would determine whether a symbolic cue is positively or negatively viewed. The consumer identities influence this perception process by shaping the cue evaluations. The perceived symbolism as inherent in the object (store) interacts with individual's values to produce a certain attitude and consequent behaviour. This behaviour tends to be consistent with respect to that store for given situations.

Before concluding this paper, a brief discussion of trust is presented. Since it is the most critical dimension of relationship and pervasive in all forms of relationships, a review of trust literature is required for a better understanding of the proposed model and its contribution to existing thought.

Trust 'loses' significance as a 'determinant' in relationship as the form of relation moves towards the inner circle. When questioned about level of trust in very close relationships, people tend to find the question redundant because trust is 'obvious'. In close relationships, description of trust is increasingly a description of the relationship itself, with large elements of affect. Trust evaluations are suspended within the Inner circle, the Primary circle and perhaps even within the Secondary circle. Trust comes close to a 'blanket' trust in very close relationships. Individuals indicate a normative commitment (I have to! is the response to why they trust a very close other). Social identity seems to exacerbate the normative effect.

This paper consequently views trust as the cornerstone of relationships. It is highly significant in establishing Critical-Congruity but loses explanatory power as congruity assessments change to Prominent and Inner levels.

Identities and the Shopper Behaviour

Blumer (1969) is credited with coining the phrase 'symbolic interactionism' as the name for a branch of philosophy that is concerned with the development and sustenance of self-definition and identities (Reichers, 1987).

The individual behaves according to the meaning for the self-concept derived from continuous encounters with the environment, which consists of objects and people. The goal of every individual is to achieve identity sustenance and enhancement and products are seen as enablers for achieving this objective. Even mundane products, both contribute to and reflect sense of self identity (Kleine et al., 1993). The symbolic associations with products [and stores] make them cultural ‘artifacts’ that convey a sense of the identity to oneself. These associations are sociologically constructed, derived and sustained through the process of symbolic interactionism. Callero (2003) argues that symbolic interactionist literature ‘can enhance the traditional interactionist understanding of the self’ (p 117) and enable a better understanding of how meaning is constructed and used to guide behaviour. And ‘because individuals contribute to the meaning that arises in a setting, individuals and situations mutually determine each other.’ (Reichers, p 279). This is indicated in Figure 1 as the green double headed arrow between store symbolic cues and shopper self-concept/personality leading to the store perceptions.

Conclusion

Relationships are formed and operate as open systems. Open systems have ‘just too many variables’ and developing ‘accurate and reliable explanatory predictions for open systems are remote’ (Schuten, 1983). However, this paper attempts a broad conceptual framework for examining relationships that address existing inconsistencies in empirical findings. In achieving this, we maintain that a clear specification of the identities and identity needs is sufficient for explaining variations in relationship formation as well as relationship outcomes (Fournier, 1998). The proposed Value-Congruity Relationship is developed keeping in mind ‘free choice’ – the shopper is free to choose which store to build a relationship with. But the VCR Model is capable of explaining not just the formation of relationships right from the stage of initiation, but through the identity associations, the model also has the ability to explain relationships and interactions that one does not/cannot choose such as family ties and are in some way restricted in choice.

Unlike the congruity model, the Value-Congruity Relationship Model models the different consumer behavioural outcomes not as the direct result of congruity. Instead behaviour is modeled as a consequence of the differing store-shopper relationships and related attitudes. Unlike the Multi-Attribute models, satisfaction with store in the Value-

Congruity Relationship Model is an outcome of the relationship with the store, rather than an outcome of merely cognitive evaluations of the store performance on different store attributes.

Trust researchers, who are unable to arrive at any single definition of the construct, are advised to examine the differing forms of relationships and the associated ‘forms’ of trust rather than treat trust monistically as a consequence of interactions.

Notes

1. Apart from the personal and the social identities, the self-concept also comprises the actual and the ideal selves. The actual self pertains to how an individual sees oneself while the ideal self relates to how a consumer would like to see oneself (Hem and Iversen, 2002). The actual self is considered a far greater influence on behavior and attitudes. The ideal self is related with ideological issues and is unlikely to influence day-to-day behaviour in any significant manner.
2. Though different, the terms ‘self-image’ and ‘self-concept’ are most often used interchangeably. This is especially so in marketing studies where both are measured in terms of the personality traits as associated with the personal identity.
3. We use the term identities to refer to personal and social and the term selves when the focus is the actual-ideal component of the self-concept.

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